

This publication can also be made available in audio tape.*

Published on behalf of:

Trading Standards Institute
by: itsa Limited
1 Sylvan Court, Sylvan Way
Southfields Business Park
Basildon
Essex
SS15 6TH

Registered in England and Wales No.2767942
Printed December 2009

*minimum order required, please ask for details

www.tradingstandards.gov.uk



On the road

A guide to buying your first car

Improving road safety for the people in your area, **now and for the future**





Acknowledgment

This TSI version of 'On the road' has been based on a guide compiled by Dorset County Council Trading Standards Service, with original design produced by design & print service Dorset County Council. This was successfully piloted with young drivers in the Dorset area.



| | | | |
|------------------------|----|--|----|
| Learning to drive | 2 | My car has developed a fault, what can I do? | 16 |
| Cost of motoring | 4 | Dealing with problems | 17 |
| Buying your vehicle | 6 | Common problems | 20 |
| The MOT | 8 | Maintaining your car | 22 |
| Things to look out for | 10 | Checklist | 24 |
| Your legal rights | 13 | Contacts | 27 |



www.tradingstandards.gov.uk

Learning to drive



The minimum age that you can start driving a car on public roads in the UK is 17, unless you receive mobility allowance, in which case you need to be 16. You will need a provisional driving licence. You can apply for this up to three months before your 17th birthday, using a form available from most Post Office branches. The driving test is in two parts – practical and theory. The theory test can be taken before you are ready for the practical test. Statistics show that 9 out of 10 people who pass their driving test in the UK have had lessons with an approved driving instructor (ADI). Only ADIs or trainee ADIs can take payment for driving lessons.

Look out for a green octagonal badge in the front windscreen of the instructor's vehicle – this shows they are approved by the Driving Standards Agency (DSA). If they display a pink triangular badge, it means that they are not yet fully qualified and are in training.

The DSA is not allowed to recommend instructors – it is best to shop around. Ask friends or family for recommendations, and this checklist may help:

- Ask the instructor what their pass rate is for pupils sitting their test for the first time.
- The DSA grades its instructors. Grade 6 is the highest. Ask the instructor to show you what grade they have been given.
- Ask if your first lesson can be free or at a reduced price, to see if you get on with the instructor and the car.
- Find out how long they have been teaching learner drivers.
- Make sure that the instructor is easy to understand.
- Find out how much lessons cost, and how long they last.
- Try asking for a discount if you book a block of lessons.

- Ask the instructor what happens if you need to cancel a session.
- Make sure the car suits your needs – if you want to drive one with a manual gearbox make sure that you are learning in one.
- Check the model of car, make sure you are comfortable with it, and that it can accommodate your height and build.
- Ask if the car has safety features such as dual controls, airbags and side impact protection.
- Make sure that the instructor is prepared to pick you up and drop you off at a convenient place, such as your home or workplace.

Learning with a friend or relative

It may be possible for you to have extra lessons with a friend or relative. Remember that their car will not have the benefit of dual controls like the majority of driving instructors.

The person in the car with you needs to be over 21 years old and must have held a full licence for over three years. Make sure you are insured to drive the car as a learner and the car has L plates.

Remember, it is illegal for friends and family members to charge you for lessons – this includes any payment for fuel.

Other tips

It is worth getting an eye test to make sure that your eyesight is good enough, as this will be checked during your driving test.

Make sure that you wear appropriate clothing and footwear – chunky shoes or heels can make it hard to control the pedals.

Arrange your lessons for when you are going to be awake and alert – first thing on a Saturday morning after a big night out on Friday is a bad idea. Never drink substantial amounts of alcohol the night before a lesson – you could still be over the limit.

Cost of motoring



The basic costs you will have to meet to keep your car on the road are:

Fuel

Make sure that you have enough money in your budget to cover the costs of fuel to keep the car running. Fuel costs are rising all the time. Before you buy a car, it is worth doing some research into how many miles it will cover per gallon of fuel (mpg) as the higher the mpg the less it will cost you to run.

Car tax

There are different bands of car tax; some cars cost more to tax than others. This can depend on factors such as size, engine capacity, and carbon emissions.

You can check your car tax level either at www.direct.gov.uk or by doing an HPI Check. The environmental certificate included with the HPI Check gives you the Vehicle Excise Duty (VED or car tax) costs, miles per gallon (mpg) figures and estimated annual fuel costs for 12 months.

Car tax can be paid annually or every six months. You can buy Post Office savings stamps throughout the year which can be redeemed against your car tax if you buy it from a Post Office branch. You can also buy car tax online at www.taxdisc.direct.gov.uk

Insurance

The minimum insurance you need is third party cover. This type of insurance covers any damage to people or property that you cause in an accident. You can also get third party, fire and theft insurance, which covers your car against fire damage or theft. The most expensive insurance is fully comprehensive cover, which also insures your vehicle for any damage.

MOT

A car over three years old needs a valid MOT to be legally on the road. This is a statement that the car was roadworthy on the date it was checked. It is not a guarantee of the overall condition of the car. There is a standard fee for the MOT but some garages offer it cheaper. If your car fails its MOT you cannot drive it until it has been put into a roadworthy condition. For more information on the MOT see page 8.

Environmental Impact

The size of your vehicle's engine will affect the impact your car has on the environment. This is measured in grams of CO₂ per kilometre. If you are buying a new car a CO₂ certificate will be shown with the vehicle.

If you are buying second hand, you can check your car's emissions at the same time as running an HPI Check. Visit www.hpicheck.com for more information.

Servicing or repairs

See your service manual for advice on when your car should be serviced. Servicing helps to keep your car running smoothly and may help to avoid developing mechanical problems. Some warranties offered by garages depend on the car being serviced at a set interval.

There are bound to be times when things do go wrong. If it's not normal wear and tear and you have bought your car from a trader, you may have some comeback (see your legal rights, page 13). However, you do have to be prepared for what happens if you suffer a breakdown or mechanical problem. It is always worth trying to put some money aside to cover these costs.

Breakdown service

If you are a member of a breakdown service such as the RAC or AA, they will come out to you if you break down while out on the road. They have different levels of service – some packages will tow you to the nearest garage while others will take you home, and you can choose whether to have a service which will come to your home if your car won't start. This is not compulsory but it could potentially save you a considerable amount of money, as if you break down without being covered you may have to pay the costs of being collected by a tow truck from a garage.

To set up a free MOT or service reminder and for servicing advice visit www.motorindustrycodes.co.uk

Buying your vehicle



There are several ways you can pay for your car.

Cash up front

We strongly advise you do not pay for your car in cash. It is preferable to use a banker's draft or a cheque for a low value car. Criminals will often insist that you pay in cash as it cannot be traced. You should always get a receipt if you pay by cash. If you have saved up beforehand, you won't get into debt and you won't have to pay extra interest, so you will save yourself quite a lot of money. But you won't get the extra rights that you get if you pay by credit card or a loan arranged by the trader.

Credit card

If it's within your credit limit, you can use your credit card to pay for all or part of the cost. However, remember that credit card interest rates can be high and it can be very easy for a credit card balance to get out of control. Be sure that you can afford to pay it off. One advantage of using a credit card is that if you have a problem with the car and for any reason the trader is not helping, you can pursue the credit card company for compensation. This is because section 75 of the Consumer Credit Act makes the card company equally responsible for faults and problems with goods that you buy if they cost over £100.

Loan arranged by you

You may want to arrange your own loan. If you want to do this, make sure that you shop around to get the best rate and make sure that you can afford to meet the repayments. You won't qualify for any extra rights if things go wrong.

Loan arranged by garage

The garage may be able to arrange a loan for you. Make sure that it is at a competitive interest rate and they're not ripping you off. Compare the APR and total amount repayable, and make sure you are not paying over the odds for your loan. One advantage of asking the trader to arrange your loan is that you are then protected by Section 75 of the Consumer Credit Act in the same way as if you had used a credit card, and the finance company are equally responsible for any problems you have with the car.

Hire Purchase

Hire purchase is different to a normal loan or credit agreement, as the car does not belong to you until you have paid for it in full. The finance company buys the car from the garage, and hires it to you, and you then have an option to buy the car at the end of the hire period. Because the car belongs to the finance company, if anything goes wrong with it you have to go back to them for help in the first instance, and not the garage where you bought it. You may lose the car if you do not keep up with repayments, and you cannot sell the car while you still owe money on it without the finance company's permission.

Managing your money

If you have to get into debt to buy your car, make sure that you know exactly what you are going to have to pay each month and whether the car will be yours outright at the end of the loan or if you will have to pay a lump sum. Work out if you can reasonably afford to pay back the loan at the rates quoted, and try to avoid paying too much interest. It can be cheaper monthly to spread the loan over as long a time period as possible, but this way you are often paying a lot more interest. You may want to consider a payment protection plan if there is a risk that you will lose your job or not be able to pay your loan in the future.

Remember there are lots of other motoring costs to pay.

Before you pay for your car

Before you make a payment on a used car, always carry out a car data check, such as the HPI Check. This will tell you if the car is recorded as stolen or is an insurance write off. Your check should also tell you if there is a loan outstanding on the vehicle.

Most reputable checks also come with a guarantee or insurance cover to give you even more protection, but you need to check the levels of cover.

Some checks do not cover outstanding finance or buying a cloned vehicle. An HPI Check will cover you in these instances, visit www.hpicheck.com for more information.

The OFT-approved New Car Code of Practice (see it at www.motorindustrycodes.co.uk) details the promises made by vehicle manufacturers about open and honest service, warranties and parts availability.

The MOT



The MOT certificate states that the vehicle was roadworthy on the day it took the MOT test. This needs to be done once every 12 months. All cars over three years old are subject to this test. However, if a vehicle has a valid MOT certificate, this is not a guarantee that it will be roadworthy now or will stay roadworthy for the year after the test. There is no substitute for proper servicing or getting a car checked out properly before buying it.

As part of the MOT test, your garage will check:

- vehicle structure and bodywork for sharp areas or excessive corrosion in the framework
- fuel system and seals for leaks
- exhaust system including emissions
- seats and seat belts to make sure they are secure
- doors to make sure they close and latch properly
- mirrors to make sure they are clear
- brakes to make sure they are efficient
- tyres including tread depth and condition
- registration plates to make sure they are legal and properly spaced
- lights to make sure they work and are aimed correctly
- bonnet to make sure it closes properly
- windscreen, wipers and washers to make sure they are not damaged and the view of the road is clear
- horn to make sure it works
- Vehicle Identification Number to make sure all is correct.

Look out for a garage which is approved as an MOT test station to carry out your test. There is a maximum fee for an MOT which must be shown on a poster inside each test station, although they can charge less than this if they want to.

The MOT scheme is supervised by the Vehicle and Operator Services Agency (VOSA) and if you have any questions about your car's MOT or think that a car should or shouldn't have passed, you will need to contact them as soon as possible on: 0870 60 60 440

If a car has a new style MOT, you can now check to see if it is genuine. Go online to www.motinfo.gov.uk or call 0870 330 0444.

You will need the registration plate of the vehicle and either the document reference number from the V5 registration certificate or the test number from the new style MOT certificate. This will tell you if the certificate is genuine.

An HPI Check includes a free document checking service, for more details visit www.hpicheck.com

Failure to produce a valid MOT certificate can result in a maximum fine of £1,000. Motor Codes offers a free MOT and service reminder facility at www.motorindustrycodes.co.uk. You can register the details for all the vehicles in your household, meaning you'll never miss an MOT or service again.

Things to look out for



When shopping for a car, here are some top tips to make sure that you don't get conned into buying a dodgy motor.

- Look out for any areas of the car where the paint doesn't match, or if there are any traces of paint on windows or plastic trim. If so, the car may have been re-sprayed, possibly after an accident.
- Don't view a car in the rain or at night – in poor conditions it can be hard to see scratches and dings in the paintwork.
- Make sure that you see all relevant paperwork – the seller should have the V5c (registration document) and MOT certificate, check the names and dates on these. Is the service record up to date? Does it have a valid tax disc? And is it the right one for the car?
- Is the mileage high or low; an average is 10000-12000 miles per year? check that the mileage is correct against the MOT and service history. A low mileage car shouldn't have badly worn seats, steering wheel, pedal or gear stick. An HPI Check will also identify any mileage anomalies or discrepancies recorded in the vehicle's past.
- Make sure you can afford the car; find out what it will cost to tax and insure. Don't be afraid to haggle on the price.
- Test drive before buying - if you can't drive yet, ask a friend who can. Make sure that you are insured to drive the car. Turn the radio off and listen for unusual noises from the steering or engine.
- Take a knowledgeable person with you to inspect the car. Consider getting the car independently inspected.
- Consider a history check like HPI (www.hpicheck.com) to tell whether the car has been reported stolen, has been an accident write off, or has outstanding finance on it and still belongs to a finance company.
- If it's advertised as a private sale and you phone the seller, ask about "the car". If they ask which car, you know they are probably a trader pretending to be a private seller, which is illegal – report them to Consumer Direct on 08454 04 05 06.

- If buying privately, make sure the address shown on the V5c is the one where you are viewing the car.
- Ask the seller lots of questions about the car's history – they must tell you the truth about the car if they know it, for example whether it has been involved in any accidents.
- Make sure you get a receipt with the seller's name and address on it.
- Always visit the seller at their home address or trade premises.
- Try to look at the car before you speak to the seller, so you can examine it without any pressure.
- Under the bonnet, look out for any oil or water leaks around the engine bay.
- Make sure that the seat belts work properly, and that all switches on the dashboard work.
- Check the tyres – the minimum legal tread in the UK is 1.6mm. It is illegal to drive with "bald tyres". Also check for any splits or bubbling.
- Bodywork panels should be flush without warping or gaps – if a panel of the car doesn't fit properly, it could indicate that it has been in an accident and been badly repaired.
- Check for rust or welding marks under the bonnet, in the boot, on the sills (the part just under the door when it is closed), underneath the car and under the carpets.
- If it is a private seller, ask how long they have had the car (you can check this by looking at the registration document) and why they are selling it.
- Check whether the seller is asking a reasonable price i.e. not too high or too low. You can value a car at www.parkers.co.uk.
- Watch out for modifications to the car to make it look "cool". These can invalidate your car insurance or make it very difficult for you to insure the car.
- Check the Vehicle Identification Number (VIN) as it appears on the car against the V5c. Try to identify the VIN in three separate positions on the car and look for any signs of tampering.

Things to look out for



Don't forget that an unroadworthy car can put your life at risk – even careful drivers could be put in danger if they are driving a vehicle with serious faults.

Avoid buying a cloned vehicle

- Check that all the documents match up with the vehicle. Make sure you validate the details in the V5 registration document. Check that the service and insurance records, MOT certificate (if applicable) and receipts match up, and also check the service history. Use the V5 registration document to contact previous owners to confirm the car's history. If the car turns out to be stolen or is being used as security for a finance agreement, it will not belong to you - even though you bought it in good faith. And you may have to go to court to prove that you had no idea there was anything wrong.

If it is proved that you had reason to be suspicious, you could end up losing your money.
- Check for forged documents. Check the V5 registration document issue date and serial number, as well as those on any MOT certificates. You can compare the date of any keeper change in the V5 registration document if you have done your HPI vehicle registration check to ensure the documents haven't been forged or altered.
- Beware of false car keys. Separate keys for the driver's door and boot may indicate prior damage or theft. If you feel something's not right - walk away. Try not to get emotionally attached to a car or let the paintwork or price blind you to other aspects that don't feel right. If something seems too good to be true, it probably is.
- Don't pay in cash, especially if the car costs over £3,000. Be suspicious if the car is being sold for less than 70% of the market value.



Your legal rights

Buying from a trader

When you buy from a trader, you will have certain legal rights.

The vehicle must be of satisfactory quality, fit for all normal purposes and as described. The trader must not lie to you about the history or the quality of the vehicle. These rights also apply to second hand cars, although you need to take the age, mileage and value of the car into account. If a fault is due to normal wear and tear then you will not be covered.

If you have paid using Hire Purchase, your rights will be against the finance company under the Supply of Goods (Implied Terms) Act, and not the trader. This is because the finance company effectively bought the car from the trader and then hired it to you with an option to buy. Your contract, therefore, is with the finance company and you do not have a contract with the garage where you originally found the car.

If you have paid with cash, debit card, credit card, loan or credit agreement, your rights will be against the trader who sold you the car under the Sale of Goods Act 1979 (as amended).

If the fault is not due to normal wear and tear, you may be able to get a refund if the fault is serious and has happened soon after buying the car. If you have had the car longer than a couple of weeks you will be entitled to a repair in the first instance. This may be a free repair, however if you are going to be in a better position after the repair than you would have otherwise been, you may have to make a reasonable contribution (for example, if the trader puts a brand new engine into your car). If you have given the trader reasonable opportunity to repair the car (this may take more than one attempt) and the car is still faulty, you can argue for a partial refund (to allow for the use you have had from the car) or a suitable replacement car of the same spec and value, if this is possible. As each case is different with cars, depending on the car's age, mileage and value, the type of fault and how long you have had the car, this advice is guidance only and it is best to call Consumer Direct for full advice on your individual case.

Your legal rights



Ask if the trader has done an HPI Check. If so, then ask for a copy of this report. It is still worthwhile to carry out your own HPI Check, as you will then benefit from the guarantee directly, also the check is a snapshot in time and a vehicle's status can change at any time.

Private sales

If you buy from a private individual you may get a better deal but you will have far fewer rights in law. There will be no guarantee about the quality or fitness of the vehicle. The only comeback you will have against the seller would be if they misdescribed the car to you. So, choosing to buy from a private seller carries a higher risk, and you need to be very careful.

Sometimes traders try to pretend they are private sellers. This is illegal and if you suspect that someone is a trader and not declaring it, you should contact Consumer Direct on 08454 04 05 06 to report them.

Auction sales

If you buy a second hand car from an auction that you have the option of attending in person, then the seller can limit your rights by saying that your legal rights do not apply, or by using the phrase "sold as seen". This phrase could be on a notice or in the auction catalogue. Be very wary of buying at an auction as you may find that, if things go wrong, you have no comeback.

Internet auctions

If you buy at an auction that you cannot physically attend in person, such as an internet auction, your rights will depend on whether the seller is a trader or a private individual.

If the seller is a trader who regularly sells cars in this way, your rights will be the same as if you had bought it from his garage forecourt (see "Buying from a trader" above). If the seller is a private person, for example selling their own car, you will have fewer rights and will only have comeback if they have misdescribed the car (see "Private sales" above).

It is always worthwhile considering buying a warranty product to make sure your new car is covered against problems in the future. By choosing a

warranty provider that is signed up to the Vehicle Warranty Product Code, you can be sure of a good standard of service without high-pressure selling. Go to www.motorindustrycodes.co.uk for more information.

If the seller is a trader and they sell using a "Buy It Now" option rather than asking for bids, you will have extra rights under the Consumer Protection (Distance Selling) Regulations which give you seven days, starting the day after delivery, to change your mind and send the car back for a full refund. The seller should tell you about your cancellation rights in writing; if they do not, you could have up to three months to return the car for a refund.

Equal liability

Don't forget, if you have used a credit card or a loan arranged by the trader to pay all or part of the cost of the car, and it cost over £100, you have extra rights under Section 75 of the Consumer Credit Act. This Act makes finance companies just as responsible as the trader for any problem you are having with the car. So if your car develops a fault that isn't due to normal wear and tear and the garage isn't helping or has gone out of business, you can turn to your credit card or loan company to help you.

Please see the brief flow chart which shows you what your rights may be. This cannot cover every individual case, though, so if you would like advice on a particular problem that you are having, you should contact Consumer Direct. For full advice on your rights, contact Consumer Direct on 08454 04 05 06

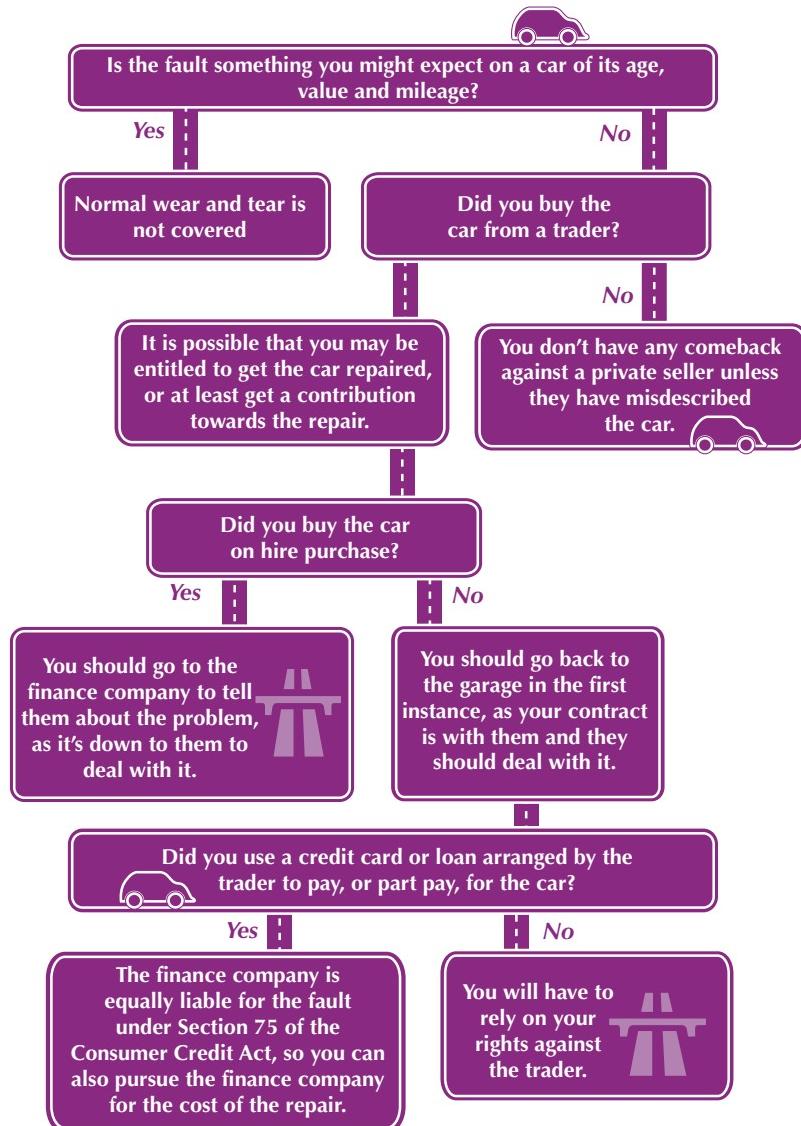
Outstanding Finance

If you are unfortunate enough to find that you have bought a car with finance outstanding on it, the first you may know about it is when the finance company knock on your door to repossess the car. If you carried out a car data check such as an HPI Check, and it showed that the vehicle had no finance outstanding, contact the data check provider immediately. They will be able to help you through this process. If you did not carry out a car data check, you will need to prove to the finance company's satisfaction that you were indeed an innocent purchaser. This can be a lengthy and difficult process which could mean you lose your car and the money you paid for it!

My car has developed a fault what can I do?



In the first instance always refer to your vehicle's handbook and follow the manufacturer's recommendations.



Dealing with problems

If you have a problem with your car and you know what your rights are, you will need to try to solve the problem with the trader (or the finance company, if applicable). You should take the following steps:

- Double check that there really is a fault with the car. Refer to the owner's manual if you are in doubt.
- If it seems to be a major fault, stop using the car at once.
- Make sure that you have all the paperwork that you were given when you bought the car.
- If the fault/problem has to do with outstanding finance, theft or is as a result of being previously written off, and you carried out an HPI or car data check you may be covered by their guarantee. Full information on how to address these issues are available from your car data check provider (for example www.hpicheck.com).
- You now need to contact the trader straight away. Remember, though, that if you have bought the car on hire purchase you will need to contact the finance company first as they technically own the car and your contract is with them.
- You must go back to the trader where you bought the car, or to your finance company, in the first instance. You must not get the car repaired elsewhere without letting the trader know, as you have to give the trader a reasonable opportunity to repair the car first. If you take it somewhere else without telling the trader, you are unlikely to be able to claim back the costs of the repair.
- Either visit, phone or write to the trader/finance company. If you write to them, briefly set out the problem, what you would like them to do and when to do it by. Remember to get a proof of posting slip from the Post Office when you send it. Keep a copy of this letter for your records.

Dealing with problems



- Keep calm but firm, make it clear what you want them to do. Don't demand something you're not entitled to, and remember that most car faults can be repaired.
- If speaking to them in person or over the phone doesn't work, you must write to them. Consumer Direct can help you with template letters. Call them on 08454 04 05 06 or visit their website www.consumerdirect.gov.uk. Keep copies of all letters you send, and get a proof of posting slip from the Post Office when you post them.
- If repairs have been undertaken but you don't think they have been done properly (or at all), you may consider an independent inspection to verify the issues and quality of any repairs done. Some companies can also produce reports that are admissible as evidence in court.

If you have a question or complaint about a Motor Codes dealer, garage or warranty provider check the frequently asked questions at www.motorindustrycodes.co.uk and if further advice is needed call the free consumer advice line on 0800 692 0825.

- If you don't get a reply to your letter, send a reminder. Give them a date by which you would like them to resolve your problem.
- If you originally paid for all or part of the car using a credit card or a loan arranged by the trader (not Hire Purchase), you should write to the credit card or loan company at this stage and tell them that you are also claiming from them as they are equally liable for the cost of repair under Section 75 of the Consumer Credit Act.
- If the trader tries to fix the car but hasn't been able to after several attempts, you may ask to choose a replacement car of the same specifications and value.

- If the trader offers to help but it's not what you've asked for, you can either accept their offer or negotiate for a better offer. Make sure you are reasonable in what you are asking for. Sometimes it can be better to compromise, unless you are sure that you have a strong case. Only you can decide on this.
- If the trader refuses to help even after you have made every attempt to sort things out, you should send a final letter marked "Letter Before Action" giving them a final date to respond before you will take the matter to the Small Claims court. Going to court is the only way you can force a trader or finance company to pay up for repairs. However, bear in mind that there is always a risk that you could lose your case. You will have to think hard about whether you have a good enough case to take this action.

Remember, court is a last resort. Ask yourself:

- Do I have the trader's name and address?
- Do I have a good case – have I acted reasonably?
- Do I have enough evidence that I have a good case?
- Has the trader got the money to pay what the court may award? (It's not worth suing a person or company if they have gone bust).

Common problems



If you have taken your car to a garage and they have told you that it needs to have some work carried out, it can be hard to know whether it really does need to be done. This is a basic guide to common faults and how to tell if your car has a problem:

Brakes

If there is a grinding or screeching noise from the wheels when braking, or a grinding noise when you're not braking, this could signify that you have problems. The car should not judder or pull to one side when you brake, and watch out for any changes in the way the brake pedal feels, for example if it is harder or spongier than normal. Be aware of how the car is braking, and if you are noticing any difference in how the car responds when you press the pedal.

Most brake pads have a "wear indicator" – a line visible from the side of the pad – and if your pads are worn down to this line they should be replaced. You can ask the garage to show you the old pads if they are replacing yours, so you can check that they were actually worn.

Also make sure that your handbrake isn't too loose and doesn't have too much "travel" in it when you put it on and off.

Tyres

Check the condition of the tyres to make sure they have at least 1.6mm of tread across the width of the tyre. If there is excessive wear on the outer edges of the tyre, it could be underinflated; equally if there is more wear in the centre it could be overinflated. If the wear is all on one side, the wheels may not be aligned properly, and if the steering is wobbly on your car it may mean that your wheels need balancing.

Make sure that you know what your tyre pressures should be and make sure you check this regularly.



Exhaust and catalytic converter

Exhaust problems are usually easy to spot as the car will be making a noise. If the noise is a very loud "roaring", it is likely to be caused by a hole in the pipe. If you hear rattling, it could be that the exhaust is loose or that the catalytic converter has broken up. It could also be a problem with the silencer. If you can't hear a noise, you should ask the garage if the work is really needed.

Shock Absorbers

These help the car to move and stop properly, and reduce the impact of jolts and knocks, for example from uneven road surfaces. There are two pairs of shock absorbers, one at the front and one at the back of the vehicle.

If you have a problem with your shock absorbers, you may notice that your car is harder to drive when going around corners, that it doesn't hold the road as well. It may be uncomfortable on uneven road surfaces, and may handle badly in high winds. You might notice that it's not as sharp when braking or the steering wheel is vibrating.

A way to check this is to push down on the corner of your car several times and then let it go. If the car bounces over one and a half times, your shock absorbers at that point may not be as good as they should be. If they do need replacing, this should be done in pairs.

Maintaining your car



It is very important to maintain your car so it stays in a roadworthy condition – cars with defects can be dangerous and can put your life, and the life of other road users, at risk.

It's important to look after your vehicle, as this will keep it in good working order and is likely to reduce any problems you will have with it in the future. Giving your car a regular service will benefit the vehicle and could mean it lasts longer. Check your service book to see when the manufacturer recommends you service the car.

But you should choose your garage wisely – although trading standards officers do their best to clamp down on the cowboys, it's not unknown for some garages to be less than reputable and to charge for work not done or carry out shoddy work.

Here are some tips to help find a good garage:

- Using a Motor Codes garage guarantees customer satisfaction through honest and fair service, open and transparent pricing and staff that are competent and conscientious. Find your nearest Motor Codes garage using the Garage Finder at www.motorindustrycodes.co.uk.
- Ask friends and family for their recommendations.
- Make sure that the garage's information about pricing and the work they will be doing is clear, and get this in writing if possible.
- Make sure that the garage has your contact details and won't do any extra work without phoning you first.
- The garage should give you any old parts that they have replaced if you ask for them.
- Ask how long the work is going to take so you know how long you will be without a car.
- Every Motor Codes garage has a clear process in place to make any customer complaints easier to resolve.

- Check that they will give you an itemised receipt showing exactly what has been done to your car.
- Find out if the garage has a set complaints procedure in case anything does go wrong.

Things you can check yourself

Keep an eye on the oil level – you can do this by checking the dipstick. When the car is stationary and cold, pull the dipstick out, wipe it off on a cloth or piece of kitchen towel, then replace it. Take it out again and check the level of oil to get an accurate reading. If the oil level is too low, add some more, but be careful not to overfill it. Follow the instructions about oil levels in the owner's manual.

Make sure that you always have enough screen wash, as if your windscreen gets dirty it can be really difficult to see properly. It's best to use screen wash instead of just plain water, as water will freeze up quickly in cold conditions.

Check the levels of engine coolant/antifreeze in the car as if this starts to drop, your car can seriously overheat. This can cause a lot of damage to your car. Antifreeze also stops the water in the radiator freezing, which can burst the radiator.

It may sound like simple common sense, but always keep an eye on the fuel gauge and make sure that you fill up with the right type of fuel. Putting petrol in a diesel car, and vice versa, can wreck your engine and land you with a big bill. And it's really embarrassing to break down because you forgot to put petrol in.

To find out where everything goes, check the owner's manual for your car which should have a diagram.

The Motor Industry Code of Practice for Service and Repair exists to regulate garages, setting and raising minimum standards of operation. Make sure you visit a Motor Codes garage; you can search by postcode at www.motorindustrycodes.co.uk

Check list



If any of the following apply DO NOT BUY THE VEHICLE:

- The seller is insisting that you pay in cash and the car costs over £3,000.
- The seller is neither the registered keeper shown on the V5c nor a legitimate car dealer with official premises.
- The seller is not selling from the address shown on the V5c or an official car sales site.
- You have carried out an HPI Check and it has shown adverse data for the vehicle.
- There are signs of tampering around the VIN plate or the VIN doesn't match the number shown on the V5c. (Even if you checked this during the test drive, check again when you collect the car, it is not unheard of for cars to be switched before delivery.)
- Check the Service History, paying particular attention to the mileages recorded. Is the service history incomplete or are there any strange mileages recorded?

Check before you buy

Call HPI on 0845 301 1824 or visit www.hpicheck.com to make sure that the car you want to buy isn't recorded on finance, stolen or recorded as written off by an insurance company in the UK.



If none of the checklist warnings apply, work your way through the following check list:

| | YES | NO |
|--|--------------------------|--------------------------|
| Can I afford to tax and insure the car? | <input type="checkbox"/> | <input type="checkbox"/> |
| Will it use a lot of petrol? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do I have enough money to buy it? | <input type="checkbox"/> | <input type="checkbox"/> |
| If not, can I get finance at a rate that I can afford to pay back easily? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the car practical for what I need it for? | <input type="checkbox"/> | <input type="checkbox"/> |
| Was I allowed a test drive? | <input type="checkbox"/> | <input type="checkbox"/> |
| Was the car comfortable to drive? | <input type="checkbox"/> | <input type="checkbox"/> |
| Did it make any unusual noises ? (e.g. knocking, rattling, grinding, squealing) | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the bodywork look in good condition, and have I checked it in good light and dry weather? | <input type="checkbox"/> | <input type="checkbox"/> |
| Does it have a current MOT? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have I seen the previous MOT?* | <input type="checkbox"/> | <input type="checkbox"/> |
| Have I seen the DVLA V5 registration document? | <input type="checkbox"/> | <input type="checkbox"/> |
| Does it have a service history? | <input type="checkbox"/> | <input type="checkbox"/> |
| Does it have a set of spare keys? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have I done a history check on the vehicle? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have I had the car independently examined? | <input type="checkbox"/> | <input type="checkbox"/> |
| Does it come with a warranty?** | <input type="checkbox"/> | <input type="checkbox"/> |

* A previous MOT can help you check the mileage of the car.

** Any warranty is in addition to your statutory rights.



More than 10 No answers indicates that this car is not suitable – it could be beyond your budget, it could have a dodgy history or likely to be faulty. We would recommend that you do not buy this car.

Between 3 and 10 No answers means that you should have doubts about whether this is a suitable car for you. Do not buy this car without carrying out a lot more research. There are always plenty of other cars around to look at!

1 or 2 No answers may mean that it is worth carrying out a few more checks on the car to make sure that everything is OK, such as a history check or independent report, if not already done.

If you have answered **Yes** to all of the questions above, it looks like the car is all in order and you have done all you can to make sure that it's a genuine and decent vehicle.

Contacts

Motor Codes: 0800 692 0825

XPI: 0845 301 1824

Notes



If you want this:

- ✓ honest and fair services
- ✓ open and transparent pricing
- ✓ work completed as agreed
- ✓ invoices that match quoted prices
- ✓ competent and conscientious staff

You should use a
Motor Codes garage

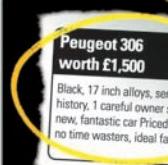


MOTOR INDUSTRY
CODE OF PRACTICE
Service and Repair

The Motor Industry Code of Practice for Service and Repair commits garages to an open, fair and responsible way of doing business. The Code is backed by government, Trading Standards and the automotive industry.

Don't risk a rip-off, use a Motor Codes garage.

To find your nearest MOT,
service and repair centre go to
www.motorindustrycodes.co.uk



Written-off! Stolen! Still on finance! Clocked!

Buying your first car can be a risky business. HPI has been checking the histories of used cars since 1938. Find out if a used car is currently recorded as stolen, as having outstanding finance or has been written-off by an insurance company in the UK. Get an HPI Check and benefit from:

- An instant detailed vehicle report
- A guarantee with up to £30,000 of cover*
- An investigation service if the report highlights any suspect history

Checks start from **only £19.99[†]**, so don't take the risk

0845 301 1816 www.hpicheck.com quote ref. OTR10

Lines open 8am-8pm Monday to Friday, 8am-5pm Saturday and 10am-5pm Sunday and Bank Holidays. Calls may be recorded and/or monitored. *Guarantee applies to any losses suffered arising from inaccurate or incomplete information supplied by HPI. Terms and Conditions apply. HPI and the HPI logo are registered trademarks of HPI Limited. Registered in England No. 4068979. Registered Office: 30 St Mary Axe, London EC3A 8AF.

[†]An HPI Check costs £19.99 when bought online. When bought by phone the cost is £24.99. Prices shown are valid until 31.12.2010 when the code OTR10 is quoted.

